

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-12353-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia Karros  
47 Selkirk Avenue  
Toms River, NJ 08757

Social Security No.:

xxx-xx-9089

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 5/1/24  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: March 26, 2024

JAN: llb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Virginia Karros  
Debtor

Case No. 24-12353-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 26, 2024

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Virginia Karros, 47 Selkirk Avenue, Toms River, NJ 08757-6249
520182052	+ Berkeley Twp. Sewerage Authority, 255 Atlantic City Blvd, Bayville, NJ 08721-1296
520182057	+ Holiday City South Homeowners Corp., 139 Santiago Drive, Toms River, NJ 08757-6163
520182061	+ NJ Courts- Ocean Vicinage, Ocean County Probation Division, 15 Hooper Avenue, Toms River, NJ 08753-7603
520182063	+ Township of Berkeley, PO Box B, Bayville, NJ 08721-0287

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 26 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 26 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520182053	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 26 2024 20:53:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
520182054	+ Email/PDF: creditonebknofications@resurgent.com	Mar 26 2024 21:01:04	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
520182055	Email/Text: bankruptcycourts@equifax.com	Mar 26 2024 20:53:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520182056	^ MEBN	Mar 26 2024 20:50:41	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520182058	^ MEBN	Mar 26 2024 20:51:34	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520182059	Email/Text: PBNCNotifications@peritussservices.com	Mar 26 2024 20:52:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
520182060	Email/Text: camanagement@mtb.com	Mar 26 2024 20:53:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240-0844
520182062	Email/Text: Bankruptcy.Notices@pnc.com	Mar 26 2024 20:52:00	PNC Bank National Association, Attn: Bankruptcy Dept., PO Box 94982, Cleveland, OH 44101
520182064	^ MEBN	Mar 26 2024 20:50:16	TransUnion, Po Box 2000, Chester, PA 19016-2000
520182065	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 26 2024 20:52:00	Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0312-3

User: admin

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520204092		CubeSmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Debtor Virginia Karros ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4